

Certificate Number: 14912-NJ-DE-033129103

Bankruptcy Case Number: 19-22873



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 18, 2019, at 9:01 o'clock PM EDT, Scott Kaminsky completed a course on personal financial management given by internet by 001 Debtoedu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: July 18, 2019 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor